From: "Allan Poindexter" <allpoin@copper.net> on 03/12/2004 12:30:42 PM

Subject: Availability of Funds and Collection of Checks

3/12/04 Gentlemen:

I am opposed to the proposed "Check 21" rules. You are opening all of us to fraud!

Very truly yours, Allan M. Poindexter 368 Oakcrest Lane Pittsburgh, PA 15236